

United States Bankruptcy Court

Eastern District of Virginia

Newport News Division
2400 West Avenue, Suite 110
Newport News, VA 23607

Case Number 16-51066-FJS

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Frederick Reams
140 Leslie Lane
Yorktown, VA 23693

Carol M Reams
140 Leslie Lane
Yorktown, VA 23693

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s), (if any):

Debtor: xxx-xx-0674

Joint Debtor: xxx-xx-7188

Employer Tax-Identification (EIN) No(s), (if any):

Debtor: NA

Joint Debtor: NA

NOTICE OF REQUIREMENT TO FILE
CERTIFICATION ABOUT A FINANCIAL MANAGEMENT COURSE
(Official Form 423)

Notice is hereby given that, subject to limited exceptions, a debtor must complete an instructional course in personal financial management in order to receive a discharge under chapter 7 (11 U.S.C. § 727). Pursuant to Rule 1007(b)(7) of the Federal Rules of Bankruptcy Procedure, the debtor(s) must complete and file Certification About a Financial Management Course (Official Form 423)* as described in 11 U.S.C. § 111.

Debtor(s) and/or debtor(s)' attorney is/are hereby notified that Official Form 423 must be filed before a discharge can be entered. Debtor(s) and/or debtor(s)' attorney is/are hereby notified that the debtor(s) must file Official Form 423 within 60 days after the first date set for the meeting of creditors under § 341. Failure to file the certification will result in the case being closed without an entry of discharge. If the debtor(s) subsequently file(s) a Motion to Reopen the Case to allow for the filing of the Official Form 423, the debtor(s) must pay the full reopening fee due for filing the motion.

Dated: August 10, 2016

(ntcfmgtvDec2015.jsp)

William C. Redden
Clerk of Court

*NOTE: Official Interim Form 423 (Certification About a Financial Management Course) must be filed in all individual chapter 13 and chapter 7 cases even if the U.S. Trustee has not approved any credit counseling agency or financial management course for the applicable district. See FRBP 1007(b)(7).

ATTENTION DEBTORS:

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Certificate of Notice Page 2 of 2
United States Bankruptcy Court
Eastern District of Virginia

In re:
Frederick Reams
Carol M Reams
Debtors

Case No. 16-51066-FJS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-6

User: justicet
Form ID: ntcfnml5

Page 1 of 1
Total Noticed: 1

Date Rcvd: Aug 10, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 12, 2016.
db/jdb +Frederick Reams, Carol M Reams, 140 Leslie Lane, Yorktown, VA 23693-4420

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 12, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 10, 2016 at the address(es) listed below:

David R. Ruby druby@t-mlaw.com, bankruptcyassistant@t-mlaw.com;druby@iq7technology.com
Kristina M. Beavers on behalf of Joint Debtor Carol M Reams kristina@beaverslaw.com
Kristina M. Beavers on behalf of Debtor Frederick Reams kristina@beaverslaw.com
TOTAL: 3